

Hearing Date: February 24, 2009 at 10:00 AM

Richard A. Devers  
705 S Linwood Beach Rd  
Linwood, MI 48634  
(989) 697-1037

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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	:	
In re	:	Chapter 11
	:	Case No. 05-44481 (RDD)
DELPHI CORPORATION, et al.,	:	(Jointly Administered)
	:	Hon. Robert D. Drain
	:	
-----X		

(Second) OBJECTION OF RICHARD A. DEVERS TO DEBTORS' MOTION TO  
CONFIRM DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID-POST-  
RETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID-POST –  
RETIREMENT LIFE INSURANCE BEBEBFITS FOR CERTAIN (A) SALARIED  
EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES  
(SALARIED OPEB TERMINATION MOTION)

I, Richard A. Devers, am a salaried retiree of Delphi Corporation. I have objections to the Salaried OPEB Termination Motion:

1. I object to the motion to terminate Salaried OPEB. When Delphi filed for bankruptcy, they informed employees that they did not have to file any claims with the bankruptcy court for any retirement benefits and that our pensions and benefits were safe. Now that it is too late to file a claim in this case, Delphi is attempting to take away some of the promised benefits
2. Item 2 of the Preliminary Statement in Delphi's motion states that "...the Debtors have always retained the authority to modify or terminate these discretionary programs...". "Always" is a long time. Delphi was incorporated in 1998 and

prior to January 1, 1999, GM conducted the “Delphi Business” through various divisions and subsidiaries. Ten years or less is not “Always.”

3. Attachment A is the title page and letter of transmittal of “Your 1999 Personal Total Compensation Summary” brochure that was mailed to Delphi employees. The letter states that “We (Delphi and GM) believe the separation of GM and Delphi will bring increased opportunities for employees in both companies, as well as continued levels of compensation and benefits that are among the best in American industry.” I had a total of 44+ years of service, over 35 years under GM and an additional nine years under Delphi. Other employees and retirees potentially affected by this motion also have significant GM service.
4. Attachment B is a copy of two pages from a Bulletin for GM Salaried Employees dated January 1974. In this bulletin, R. Gerstengberg, GM Chairman, states “I am pleased to announce important and extensive improvements in the General Motors Retirement Program for Salaried Employees.” Among other things, this bulletin says (a) “...Comprehensive Medical Expense Insurance, and Survivor Income Benefit Insurance will be liberalized for voluntary retirements...” and (b) “The Special “Medicare” benefit will be increased...” and “Note: For early retirements, the result of the new supplements will be a more level lifetime income...”. A level income does not help if expenses increase significantly due to the termination of health care and Medicare supplement benefits.
5. Attachment C is a copy of the cover and two inside pages of the “Your GM Benefits” booklet from August 1980. On page 20, this booklet states “Your basic Health Care coverage ... will be provided at GM expense for your lifetime....” And “Your basic life, extra accident, and survivor benefit insurance will be continued at GM expense...”. On page 40 it states “If you Die After Retirement Or After You Are Eligible To Retire Voluntarily...all Health Care coverages (except vision prior to October 1, 1980) that were available to you will be provided to your surviving spouse and eligible dependent children” and “General Motors will continue to pay for the basic coverages and for most of the cost of comprehensive medical expense insurance coverage...”. When Delphi was spun off from GM, employees were told that the Delphi benefits would be the same as GM benefits, so where GM or General Motors appears above, it should also apply to Delphi.
6. Attachment D is a copy of the cover and of page 48 of the “Your GM Benefits” booklet dated December 1988. This booklet states that “Each retired employee and eligible surviving spouse, who is age 65 or over and receiving a GM Part A retirement benefit, will receive an additional monthly benefit.” The purpose of this benefit is to help with Medicare Part B premiums. I object to the Debtors’

- motion including the cancellation of the "RHRAs" for Medicare-eligible salaried retirees and their surviving spouse and the termination of the Medicare Part B special benefit for retirees and surviving spouses.
7. Attachment E is the cover sheet and Retirement Benefits section of my 1991 GM Personal Benefit Statement. This states that "If you retire from GM....Your health care coverages will be continued...and...A portion of your Basic Life Insurance and Personal Accident Insurance may be continued for your lifetime." My 1991 Personal Benefit Statement says the same information as the 1991 Statement shown in Attachment E.
  8. Attachment F is the cover sheet and the Retirement Income section of my 1981 Personal Benefit Statement. Some Health Care Benefits are summarized on the cover sheet. The Retirement section states:
    - Your health care coverage will be continued for your lifetime.
    - A portion of your life insurance and Personal Accident insurance may be continued for your lifetime."
  9. I have other documents with similar information, but given the short time that the court allowed for collecting information and preparing and submitting an objection, I am not able to provide more at this time.

I am sending this Objection to the Honorable Judge Robert D. Drain by FedEx overnight today, February 16, 2009, because the US Postal Service is on holiday today.

Richard A. Devers

I will also send copies of this via first class mail on February 17, 2009 to :

Delphi Corporation  
Attn: General Counsel  
5725 Delphi Drive  
Troy, MI 48098

Skadden, Arps, Slate, Meagher & Flom LLP  
333 West Wacker Drive  
Suite 2100  
Chicago, IL 60606  
Attn: John W. Butler, Jr.

## ATTACHMENT A

AC \*\*AUTOCR H2 1 0012 48634-950805 S



**DELPHI**  
Automotive Systems

NATIONAL BENEFIT CENTER  
P.O. BOX 5019  
SOUTHFIELD, MI 48086-5019

Address Service Requested

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE  
**P A I D**  
GENERAL MOTORS  
CORPORATION  
9524



0069293 AC \*\*AUTOCR H2 1 0012 48634-950805

CAR-RT SORT \*\* R002



RICHARD A DEVERS  
705 S LINWOOD BEACH RD  
LINWOOD MI 48634-9508

**Your 1999 Personal Total Compensation Summary**

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Dear GM and Delphi Salaried Employees,

Your 1999 Personal Compensation Summary is designed to provide a "snapshot" of your total compensation as of December 31, 1998. It emphasizes those benefits that offer financial protection to you and your family in the event of illness, injury, or death. In addition, it provides important information for planning a secure and successful retirement.

Please take the time to review this important information and then file it with your other valuable documents for future planning and reference. If you have any questions about your benefit information, you should call the appropriate Benefit Center for assistance. The Benefit Center telephone numbers are included in this document for your convenience.

Many events took place in 1998 that have allowed us to continue to grow together in ways that will strengthen our businesses. We believe the separation of GM and Delphi will bring increased opportunities for employees in both companies, as well as continued levels of compensation and benefits that are among the best in American industry. Thank you for your dedication and commitment to our success.



*Kathleen S. Barclay*  
Kathleen S. Barclay  
Vice President  
Global Human Resources and  
GM University  
General Motors Corporation

*Mark R. Weber*  
Mark R. Weber  
Vice President  
Human Resources Management  
Delphi Automotive Systems

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## ATTACHMENT B

**GENERAL MOTORS CORPORATION**

January 1974

**BULLETIN  
FOR GM  
SALARIED EMPLOYEES**

**Improvements in**  
• **Retirement Benefits**  
• **Layoff Benefits**

**To GM Salaried Employees:**

I am pleased to announce important and extensive improvements in the General Motors Retirement Program for Salaried Employees.

The improved Program includes:

- Substantially increased lifetime benefits.
  - 25% increase in the portion of contributory benefits related to final 5-year average salary.
  - higher non-contributory basic benefits and new lifetime supplements.
  - scheduled increases in non-contributory basic benefits after retirement.
- Additional protection for an employee's spouse through extension of a new survivor option to employees participating in the Program under age 55.
- Reduction in amount of salary on which contributions are made.
- Significant changes in early retirement benefits.
  - higher temporary benefits until Social Security is available.
  - substantial increase in supplements for 30-year employees and new benefit structure for others, both to provide more level lifetime income including Social Security.
  - liberalized contributory benefits for early voluntary retirement.
- New "Special Early" type of Corporation-initiated retirement between ages 55 and 60 without reduction in benefits.
- Increases for employees retired prior to October 1, 1973.

In addition, improvements have been made in salaried layoff benefits which will provide a significantly greater level of protection.

The highlights of these and other changes are presented in this leaflet. Revised employee booklets containing details of these changes will be available soon. The improvements are subject to receipt of acceptable governmental rulings. The Retirement Program also requires approval by the Corporation's stockholders.

These improvements provide a higher level of security for you and your family. With the improvements previously announced in the GM Insurance Program and Savings-Stock Purchase Program, your benefits are among the finest in American industry.

*R.C. Seestrom*  
Chairman





### \*Supplements

#### ***Retirement on or after March 1, 1974 With 30 or More Years of Service***

- An early retirement supplement will be added, if necessary, to bring your monthly benefit total (excluding Primary contributory benefits) up to \$550 until age 62, and \$320 from age 62 to 65. For future retirements, these totals will be much higher. For example, by October 1, 1978, they will be \$700 until age 62 and \$430 from age 62 to 65.

*For retirements through February 1974: supplemented levels are \$500 to age 62; \$450 from age 62 to 65. They are reduced if you retire before age 56.*

- After attaining age 65, a new monthly lifetime supplement will be payable beginning October 1, 1975, in an amount ranging from \$75 to \$100 a month (depending on the date you retire), reduced by any Supplementary contributory benefit payable.

#### ***Retirement on or After March 1, 1974 With Less than 30 Years of Service***

- If you retire voluntarily prior to age 62, a monthly supplement will be payable until age 62 in an amount ranging from \$3.50 to \$7.50 per year of service (depending on age at retirement), reduced by any Supplementary contributory benefit payable. Not payable for voluntary retirement between ages 55 and 60 if combined years of age and service total less than 85.
- If you retire after age 62, a monthly supplement will be payable for life beginning October 1, 1975, in an amount ranging up to \$2 per year of service (depending on age at retirement), reduced by any Supplementary contributory benefit payable.

*For retirements through February 1974: supplement makes up part of reduced early retirement benefit level, and is not payable beyond age 65.*

### **New Type of Early Retirement**

- Beginning February 1, 1974, a "Special Early" type of retirement will be available between ages 55 and 60, with unreduced benefits. Such retirements must be initiated by the Corporation and be agreeable to the employee.

### **Other Significant Improvements**

- Beginning March 1, 1974, contributory benefits in the case of early voluntary retirement will be liberalized. In addition, early retirement supplements, and basic benefits after attaining age 65, will no longer be reduced for early retirement with 30 or more years of service.
- Provisions of the Savings-Stock Purchase Program, Comprehensive Medical Expense Insurance Program, and Survivor Income Benefit Insurance will be liberalized for voluntary retirements (except those between ages 55 and 60 when combined years of age and service total less than 85).
- The Special "Medicare" benefit will be increased to \$6.30 a month and extended to more individuals.
- The service requirement for making Retirement Program contributions will be reduced to 6 months from 12 months.
- Credited service provisions have been liberalized to provide credit for layoff time during years 1951 through 1955. In addition, the service computation for Supplementary contributory benefits has been liberalized for certain employees who do not have contributions for all periods.
- Employees retired prior to October 1, 1973, will have increases in contributory benefits ranging from a minimum of 5%, to as much as 14% for retirements before October 1, 1970, plus annual increases in basic non-contributory benefits.

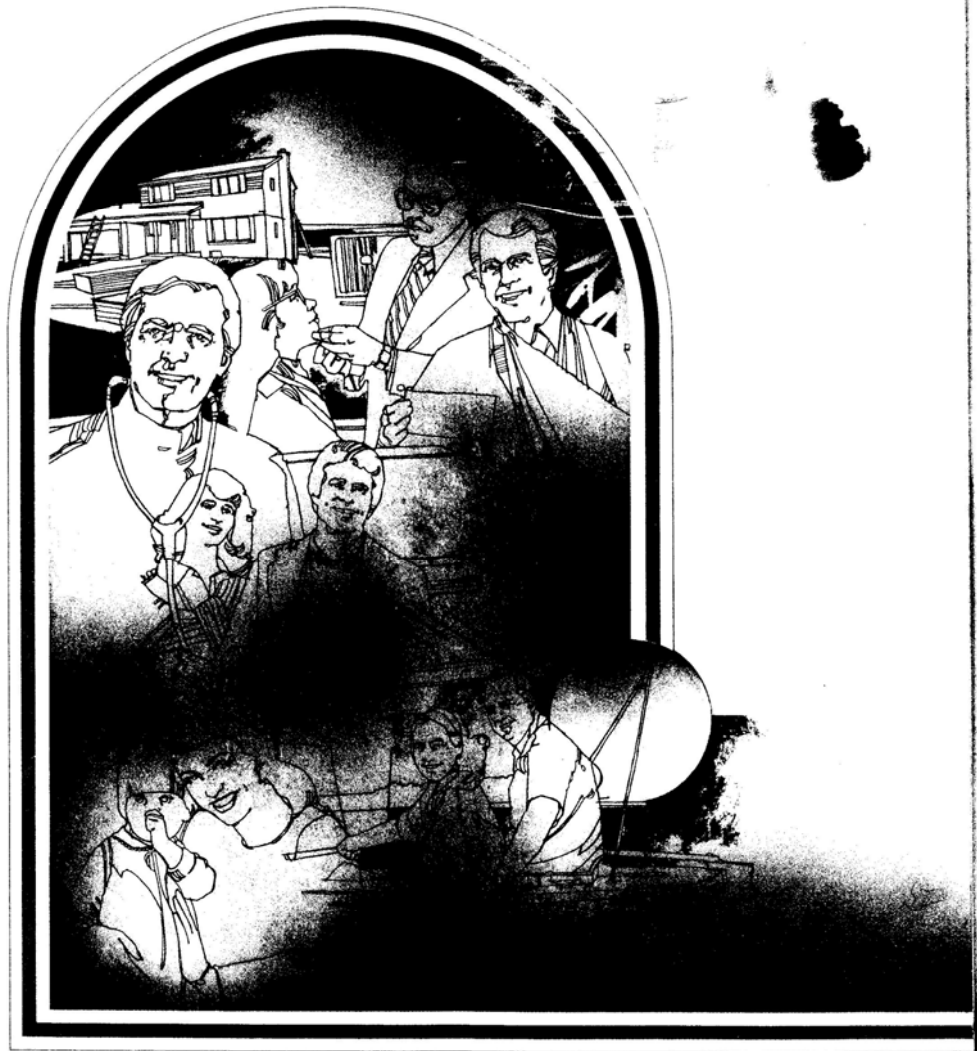
**\*Note:** For early retirements, the result of the new supplements will be a more level lifetime income when your Social Security payable at age 62 is taken into account.

## **INCREASED LAYOFF BENEFITS**

- If you are classified within the eight existing salaried position levels and have one or more years of service, your income protection in the event of your layoff has been greatly improved. The new plan will be effective February 1, 1974.

If you are laid off, you may receive monthly payments totaling 75% of base salary, including cost-of-living allowance, for the first six months of layoff, and 60% thereafter for up to another six months. Monthly layoff payments from GM will be offset by any State Unemployment Compensation for which you may be entitled and 75% of any pay received from another employer while on layoff.

## ATTACHMENT C



# YOUR GM BENEFITS

A Handbook for Salaried Employees  
in the United States

*August 1980*

between you and a bank or investment company of your choice.

Refer to page 21 for additional information on the Savings-Stock Purchase Program.

### Employe Stock Ownership Plan

You will receive two distributions of your account following your retirement. The first distribution will be in February following the year of retirement. It will consist of your entire balance at that time. In February of the second year following the year of termination, the amount allocated to your account for the year in which you retired will be distributed. Refer to page 25 for additional information about the Employe Stock Ownership Plan.

### Health Care Coverages

Your basic Health Care coverages (except vision prior to October 1, 1980) will be provided at GM expense for your lifetime (except for voluntary retirement as early as age 55 and prior to age 60 when combined years of age and credited service total less than 85, or for retirement as early as age 60 and prior to 65 without retirement benefits).

If you retire voluntarily as early as age 55 and prior to age 60 when your combined years of age and credited service total less than 85, or retire as early as age 60 and prior to 65 without retirement benefits, you may continue your basic Health Care coverages for your lifetime provided you pay the full monthly cost.

During periods that basic coverages are in effect, you also may continue your comprehensive medical expense insurance coverage by making the monthly contributions applicable to retirees (see page 6) or by paying the full monthly cost if applicable.

### Life Insurance

Your basic life, extra accident, and survivor income benefit insurance will be continued at GM expense until age 65 (except for voluntary retirement as early as age 55 and prior to age 60 when your combined years of age and credited service total less than 85). At age 65, extra accident and survivor income benefit insurance ceases.

If you retire voluntarily as early as age 55 and prior to age 60 when your combined years of age and credited service total less than 85, you may continue your basic life, extra accident, and survivor income benefit insurance to age 65, provided you pay 50 cents per month for each \$1,000 of basic life insurance in force.

Refer to page 36 for an explanation of continuing life insurance protection after age 65.

If you have at least 5 years of participation at age 60 and cease active work for any reason, you may continue basic life, extra accident, and survivor income benefit insurance to the end of the month in which you attain age 65. If you are eligible for retirement benefits, General Motors will pay the full cost of such insurance. If you are not eligible for retirement benefits, you must contribute 50 cents per month for each \$1,000 of basic life insurance in force.

Optional and dependent group life insurance may be continued to age 70 provided that your basic life insurance remains in force and you pay the required monthly contributions. See page 37 for further explanation of these coverages after age 65.

### Personal Accident Insurance

You may continue this insurance on yourself and any eligible dependents for your lifetime, by paying the required premiums. However, after you are age 70, insurance in force on any person insured may not exceed \$50,000.

Once the J&S option becomes effective, it cannot be canceled until age 55. If your spouse should die or you are divorced before age 55, your benefits would continue to be reduced for your lifetime.

The regular survivor option (described on page 39) becomes available on the first of the month

following your attainment of age 55, whether or not you reject the J&S option. This means that you may reject the J&S option prior to age 55 and elect the regular survivor option at age 55

## HEALTH CARE BENEFITS FOR SURVIVORS

### If You Die Before You Are Eligible To Retire Voluntarily . . .

your surviving spouse and dependent children are eligible while receiving survivor income benefits to be covered for the same Health Care coverages (except vision and dental) as were available to you. The full cost of this protection must be paid for by the surviving spouse. However, if he or she is eligible for a bridge benefit (as described on page 36), General Motors will pay the full cost for the first six months of basic Health Care protection.

If you were not eligible to retire voluntarily at the time of your death but you had elected the Part B optional survivor benefit and had at least 10 years of credited service under the Retirement Program, your spouse and eligible dependent children will be eligible for continued Health Care coverages (except vision prior to October 1, 1980). General Motors will continue to pay for basic coverages and for most of the cost of comprehensive medical expense insurance coverage. General Motors also will continue these coverages if you die as a result of accidental bodily injury caused solely by employment with General Motors. Health Care coverages will cease if your surviving spouse remarries or dies.

A surviving spouse age 65 or older who is eligible but not enrolled for Medicare Part B coverage is not eligible for GM payment for any Health Care coverages.

### If You Die After Retirement Or After You Are Eligible To Retire Voluntarily . . .

all Health Care coverages (except vision prior to October 1, 1980) that were available to you will be provided to your surviving spouse and eligible dependent children.

General Motors will continue to pay for basic coverages and for most of the cost of comprehensive medical expense insurance coverage except when you retired voluntarily as early as age 55 and prior to age 60 and your combined years of age and credited service totaled less than 85. In this case your surviving spouse would be required to pay the full monthly cost of these coverages.

A surviving spouse age 65 or older who is eligible but not enrolled for Medicare Part B coverage is not eligible for GM payment for any Health Care coverages.

## SAVINGS-STOCK PURCHASE PROGRAM BENEFITS FOR SURVIVING SPOUSE

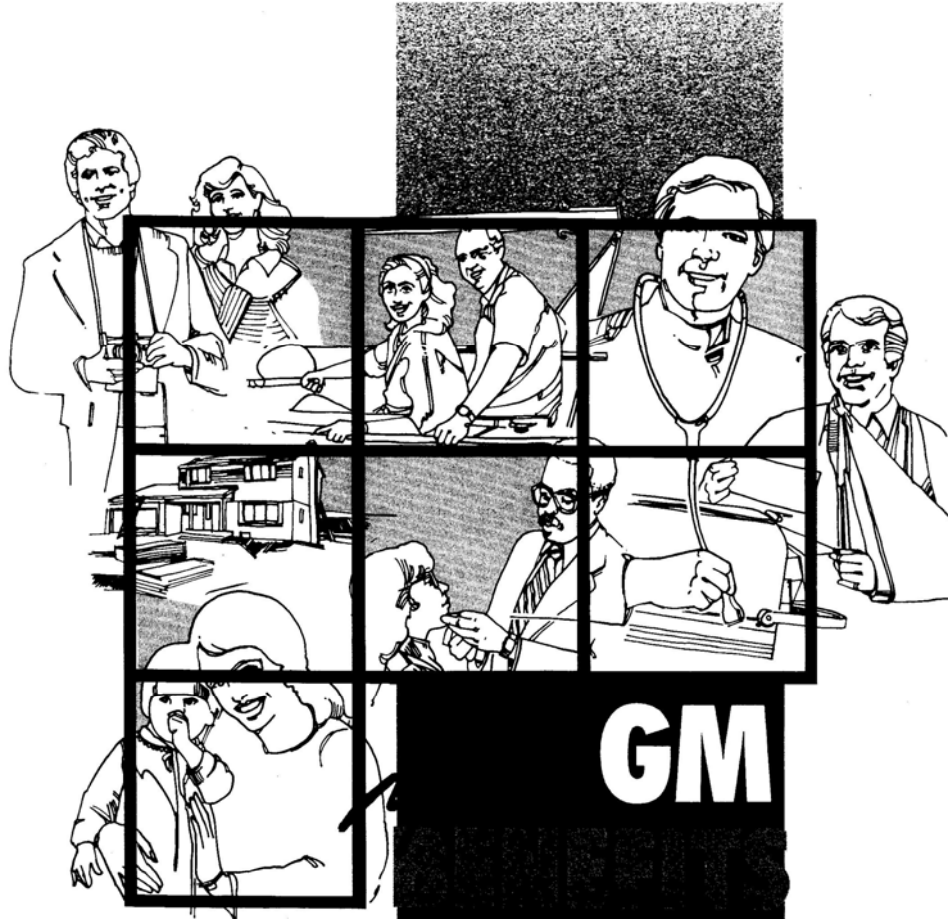
If you die while employed, and your surviving spouse is your beneficiary under this Program, he or she will receive your entire account balance, including all GM contributions.

In lieu of a lump sum settlement, your surviving spouse may convert all or part of the eligible assets to a lifetime annuity, provided your surviving spouse was the beneficiary of at least \$5,000 of assets eligible for such conversion.

## EMPLOYEE STOCK OWNERSHIP PLAN

In the event of your death, your designated beneficiary or estate will receive all assets to which you would have been entitled following termination of employment (see page 48).

## ATTACHMENT D



December 1988

## PART A SUPPLEMENTS FOR RETIREMENT WITH LESS THAN 30 YEARS OF SERVICE

### An "Interim" Supplement . .

may be payable to you each month until you attain age 62 and one month, if you retire voluntarily with less than 30 years of credited service. If you retire as early as age 55 and prior to age 60, your age plus credited service must total 85 or more to be eligible for this supplement. The table to the right shows the amount of this supplement, which is based on your age at retirement. The amount of this supplement is reduced by the amount of any monthly Part B supplementary benefit payable to you, prior to reduction for any survivor coverage.

Age at Retirement	Monthly Amount of "Interim" Supplement Per Year of Credited Service		
	10-1-87	10-1-88	10-1-89
55	\$ 8.55	\$ 8.65	\$ 9.40
56	10.05	10.15	11.10
57	12.15	12.30	13.40
58	14.25	14.40	15.70
59	15.95	16.10	17.60
60-62*	18.40	18.60	20.30

\*To age 62 and one month.

Note: Prorated for intermediate ages computed on the basis of the number of complete calendar months by which you are under the age you will attain on your next birthday.

## PART A SUPPLEMENTS — LIMITATIONS

- If, after retirement, you earn more in a calendar year than the following amounts, any supplement payable prior to age 62 and one month will be reduced by \$2 for each \$1 of your excess earnings:
- Supplements are not payable to you if you retire voluntarily as early as age 55 and prior to age 60, and the sum of your age and years of credited service is less than 85, or if you are discharged.
- If you retire voluntarily and become eligible for a Social Security disability insurance benefit (DIB), your monthly supplement will be reduced by the temporary benefit amount in effect at the time of your DIB award.

Calendar Year	Annual Earnings Limitation Amount
	\$
1988	8,500
1989	9,200
1990	10,000

## SPECIAL BENEFIT

Each retired employee and eligible surviving spouse, who is age 65 or over and receiving a GM monthly Part A retirement benefit, will receive an additional monthly benefit amount. This amount is provided under the Health Care Program. It will be included in the monthly retirement check, as follows:

1-1-88 through 12-1-88	1-1-89 through 12-1-89	1-1-90 and After
\$ 24.80	\$ 27.00*	\$ 28.00*

\*Or the "Medicare" Part B premium amount, if less.

This special benefit also is payable, upon application, to a retiree or eligible surviving spouse who is (1) receiving GM monthly Part A retirement benefits, (2) under age 65, and (3) enrolled in Part B of Medicare.

If you first become eligible for Medicare on or after March 1, 1988, satisfactory evidence of enrollment in Part B of Medicare will be required for you to receive a special benefit.



## ATTACHMENT E

## RETIREMENT BENEFITS

Through December 31, 1990, your total credited service is **27 YEARS AND 7 MONTHS**.

**Your contributions are:**

Prior to 7-1-77 .....  
7-1-77 to 10-1-79 .....  
After 10-1-79 .....

If you work for GM until age 65, your estimated monthly retirement income would be:

From the Retirement Program  
—Noncontributory benefits .....  
—Contributory benefits .....  
From Social Security  
—Yourself .....  
—Dependent spouse at age 65 .....

**Total Monthly** .....

## 1991 Personal Benefit Summary

Estimated retirement benefits are based on the assumption that (1) your current pay will stay the same until retirement, and (2) you accumulate a full year of credited service for each year until retirement. Retirement payments are for your lifetime only. Your coverage for retirement survivor benefits would reduce these amounts.

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

### Plus

If you retire from GM:

- You may (1) take your Savings-Stock Purchase Program account in a lump sum, (2) defer receipt, and elect instalment payments and/or partial payment, or (3) convert your account to a lifetime annuity.
- Your health care coverages will be continued (except if you retire (1) voluntarily between ages 55 and 60 when your age and credited service total less than 85, or (2) at any age with less than 10 years of service — in which cases, coverages may be continued on a self-pay basis).
- A portion of your Basic Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 75.

\* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

## RETIREMENT BENEFITS

Through December 31, 1990, your total credited service is **27 YEARS AND 7 MONTHS**.

**Your contributions are:**

Prior to 7-1-77 .....  
7-1-77 to 10-1-79 .....  
After 10-1-79 .....

If you work for GM until age 65, your estimated monthly retirement income would be:

From the Retirement Program  
—Noncontributory benefits .....  
—Contributory benefits .....  
From Social Security  
—Yourself .....  
—Dependent spouse at age 65 .....

**Total Monthly** .....

## 1991 Personal Benefit Summary

Estimated retirement benefits are based on the assumption that (1) your current pay will stay the same until retirement, and (2) you accumulate a full year of credited service for each year until retirement. Retirement payments are for your lifetime only. Your coverage for retirement survivor benefits would reduce these amounts.

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

### Plus

If you retire from GM:


- You may (1) take your Savings-Stock Purchase Program account in a lump sum, (2) defer receipt, and elect instalment payments and/or partial payment, or (3) convert your account to a lifetime annuity.
- Your health care coverages will be continued (except if you retire (1) voluntarily between ages 55 and 60 when your age and credited service total less than 85, or (2) at any age with less than 10 years of service — in which cases, coverages may be continued on a self-pay basis).
- A portion of your Basic Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 75.

\* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

## ATTACHMENT F



**1981  
PERSONAL BENEFIT SUMMARY**  
YOUR SHARE OF THE GM BENEFIT PROGRAM

	44001	726	48603
RICHARD A DEVERS			
4286 HILRAY			
SAGINAW MI 48603			

Based on your personal data as of December 31, 1980

TO: R A DEVERS

FEBRUARY 28, 1981

Our Corporation has been going through a very difficult period. Nevertheless, we as GM salaried employees continue to have benefit plan coverages which are among the finest in American industry. This annual summary serves to remind each of us in a personal way of the high level of protection and security that these benefit plans provide for us and our families.

Please take time to review your summary carefully. Also, take special note of the cost to General Motors of providing your benefits. It is a substantial amount and a significant part of your total compensation. But it is not just a cost to GM. It is also an investment—an investment in you—the returns on which are the contributions you are making to help meet the tremendous challenges we face as a Corporation.

  
Chairman



## Health Care BENEFITS

### Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

### Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridge-work, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

### Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

### Major Medical Coverage

For expenses not paid by your basic coverages:

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$550 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS  
ARE ENROLLED FOR: BASIC, DENTAL,  
VISION AND MAJOR MEDICAL COVERAGES.



## Retirement INCOME

1981 Personal Benefit Summary

Through December 31, 1980, your credited service is **16 YEARS AND 11 MONTHS**.

Your contributions are:

Prior to 7-1-77.....

7-1-77 to 10-1-79.....

After 10-1-79.....

If you work for GM until age 65 in **2010**

your estimated monthly retirement income would be:

From the Retirement Program

— Noncontributory benefits.....

— Contributory benefits.....

From Social Security

— Yourself.....

— Dependent spouse at age 65.....

**Total Monthly**.....

\* ASSUMES CONTINUED CONTRIBUTIONS  
TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

### Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.